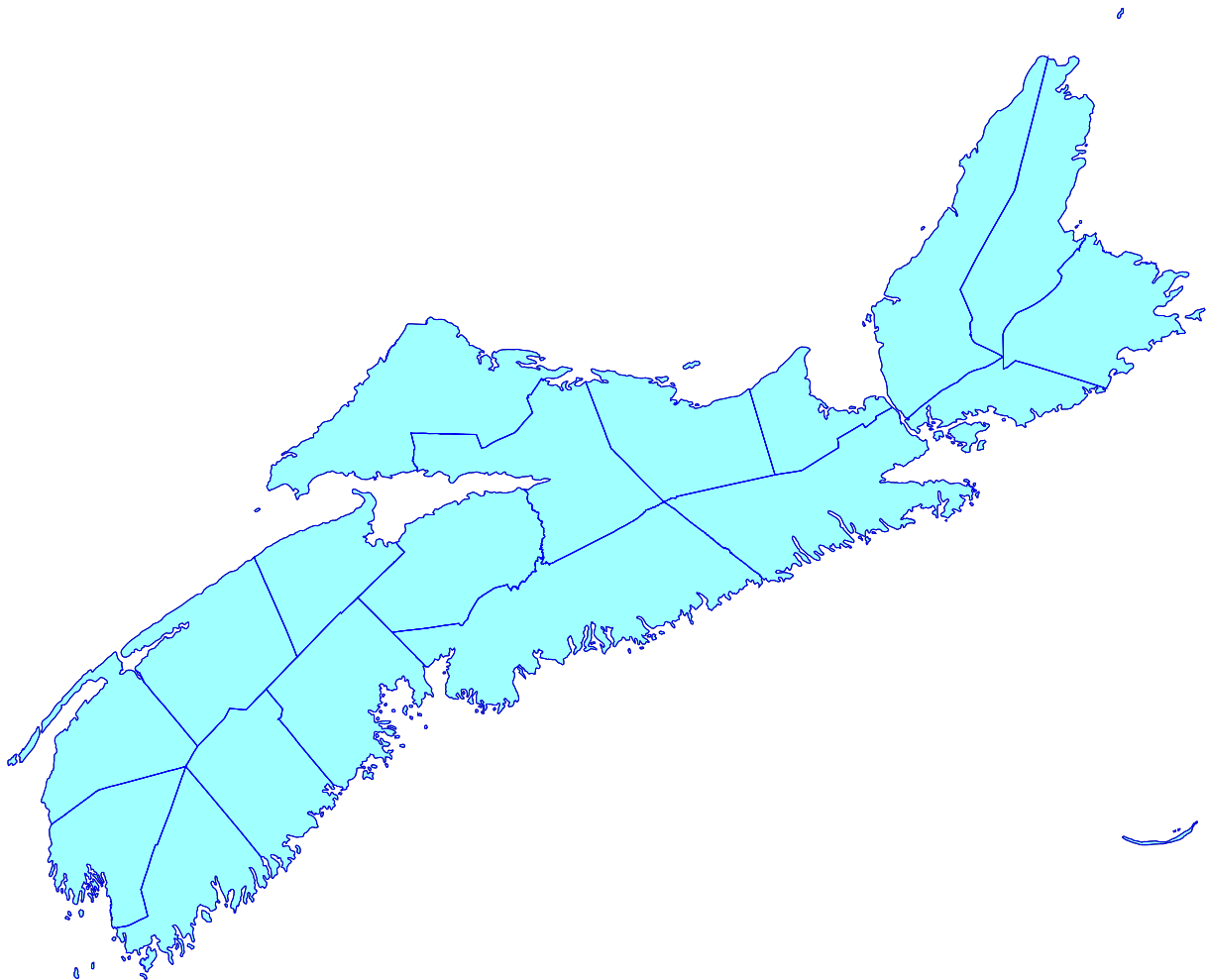


# 2006 Census of Canada Nova Scotia Perspective



**Release # 8**  
**Income and Earnings**  
**Housing and Shelter Costs**

May 2008



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The Nova Scotia Perspective on Statistics Canada Census Releases are published in the first and second year following a census. These reports (up to 10) are available only through the Internet in PDF format.

Inquiries or suggestions with regards to this Census Release or data contained within are welcome and should be directed to:

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**Finance**  
Economics and Statistics

**NOVA SCOTIA HIGHLIGHTS FROM THE 2006 CENSUS OF CANADA**

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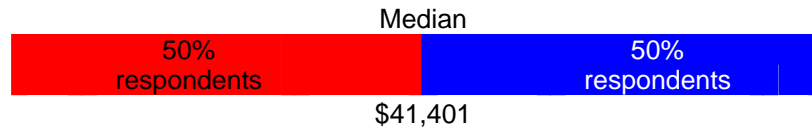


## Income and Earnings

CANADA

### Full-time Full-year Earners

Median earnings<sup>1 2</sup> increased 2.4% over 2000 to \$41,401.



For males, median earnings in 2005 were \$46,778, whereas median earnings for females were \$35,830. This represented an increase of 2.5% for men and 3.9% for women.

Median earnings for females represented 76.6% of median earnings for males in 2005, an increase of 1.1 percentage points over 2000.

### Economic Families

Median earnings decreased 1.9% over 2000 to \$60,270.

Among couple families with children, median earnings (2005\$) were \$74,895, an increase of 3.9% over 2000.

Median earnings for female lone-parent families were \$30,408, an increase of 4.1% over 2000. Median earnings for male lone-parent families were \$45,272, an increase of 0.8% over 2000.

Median earnings for female lone-parent families represented 67% of the median earnings of male lone-parent families, an increase of 2.1 percentage points over 2000.

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<sup>1</sup> All earnings and income figures are given in constant (2005) dollars. Please note that Census 2006 collected income data from the previous year (2005).

<sup>2</sup> Earnings refer to total wages and salaries and net income from self-employment.

### Persons not in economic families

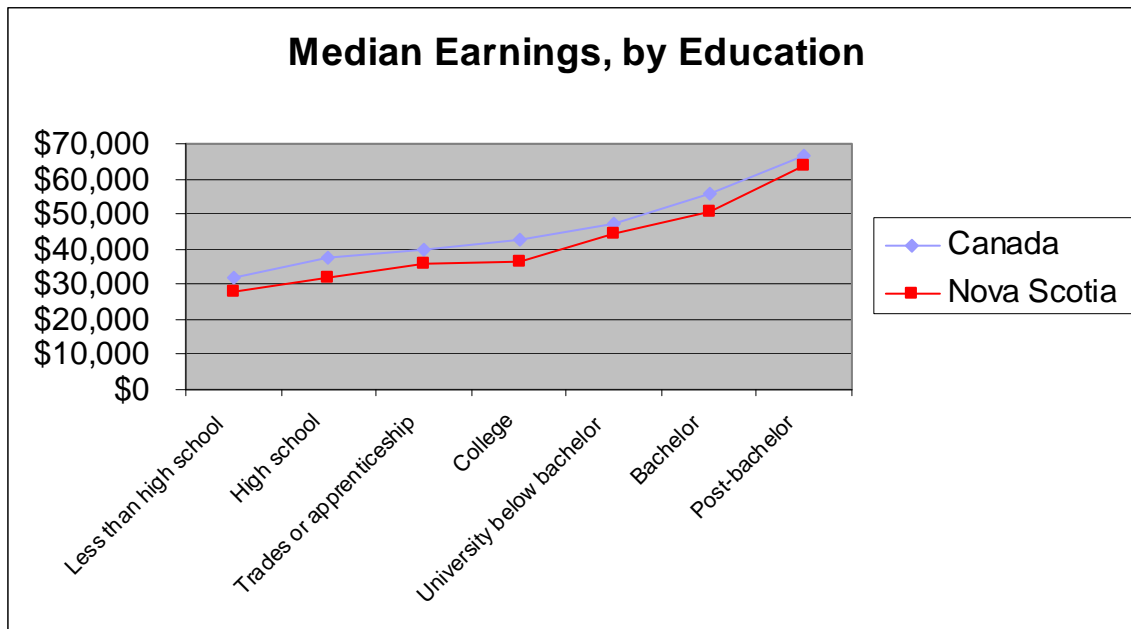
The median income<sup>3</sup> increased 6.3% over 2000 to \$24,808.

For males, the median income was \$28,404, an increase of 1.1% over 2000. For females, the median was \$22,167, an increase of 7.5% over 2000.

Median income for females represented 78.0% of the median income for males, an increase of 4.6 percentage points over 2000.

### Median earnings per education

The median earnings for full time, full year earners with a post bachelor university qualification in 2005 were \$66,535. The median income for full time, full year earners with less than a high school qualification was \$32,029.



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<sup>3</sup> Income refers to the total of income from all sources, including employment income, income from government programs, pension income, investment income and any other money income.

## Low Income<sup>4</sup>

In Canada, 2005, the percentage of families below the before-tax low income cut off declined 1.2 percentage points to 11.6%.

Unlike previous years, the 2006 census collected income on the after tax income of Canadians. As a result, estimates of after-tax low income are available for the first time. In 2005, 8.4% of economic families fell below the after-tax low income cut-off. This percentage is 3.2 percentage points lower than the figure for before tax low income.

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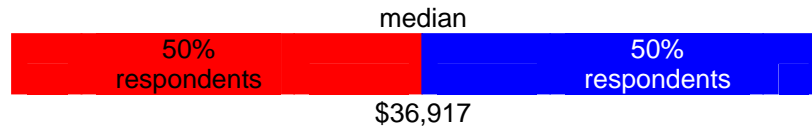
<sup>4</sup> Individuals or families considered to be in the low income category are those who spend 20 percentage points or more of their income than the average spent on food, shelter, and clothing. Classification is also based on family size and urban/rural classification.

## NOVA SCOTIA

### Full-time full year earners

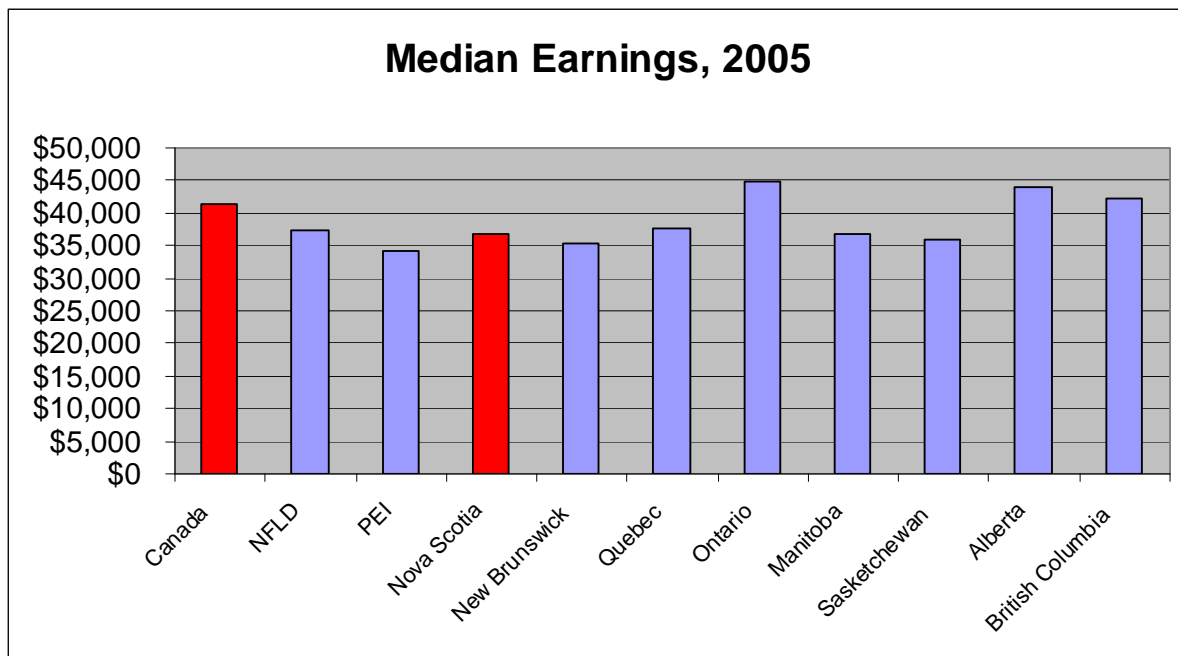
In 2005, Nova Scotia ranked 6<sup>th</sup> among the ten provinces in median earnings -- almost \$4,500 below the national average.

Median earnings increased 2.1% over 2000 to \$36,917.



For males, median earnings were \$42,238, whereas median earnings for females were \$31,516. This represented a decrease of 0.6% for men and an increase of 3.9% for women.

Median earnings for females represented 74.5% of median income for males, an increase of 3.3 percentage points over 2000.



## Economic Families

Median earnings increased 0.1% over 2000 to \$49,393.

Among couple families with children, median earnings (2005\$) were \$64,039, an increase of 7.4% over 2000.

Median earnings for female lone-parent families were \$21,984, an increase of 9.1% over 2000. Median earnings for male lone-parent families were \$35,072, an increase of 3.9% over 2000.

Median earnings for female lone-parent families represented 62.7% of the median earnings of male lone-parent families, an increase of 3.0 percentage points over 2000.

## Persons not in economic families

The median income increased 7.7% over 2000 to \$20,985.

For males, the median income was \$23,825, an increase of 5.1% over 2000. For females, the median was \$19,442, an increase of 7.2% over 2000.

Median income for females represented 81.6% of the median income for males, an increase of 1.6 percentage points over 2000.

## Median earnings per education

Median earnings for full time, full year earners with a post bachelor university qualification in 2005 were \$63,998. Median earnings for full time, full year earners with less than a high school qualification were \$28,059.

## Low Income

In Nova Scotia, in 2005, 10.3% of economic families fell below Statistics Canada's before-tax low income cut off. This represented a decrease of 3.1 percentage points from 2001. Nova Scotia's rate of low income was 1.3 percentage points below the National rate.

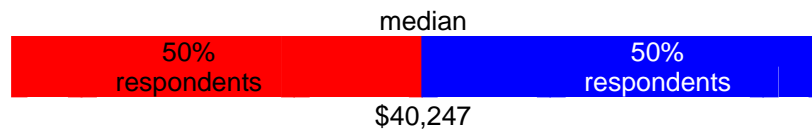
7.0% of economic families in Nova Scotia fell below Statistics Canada's after-tax low income cut-off in 2005. This rate was 1.4 percentage points below the National rate, and 3.3 percentage points below the province's rate of before tax low income.

## NS COUNTIES

### Full-time Full-year Earners

Only three of the counties had median earnings equal to or greater than the provincial median (Antigonish, Halifax and Inverness).

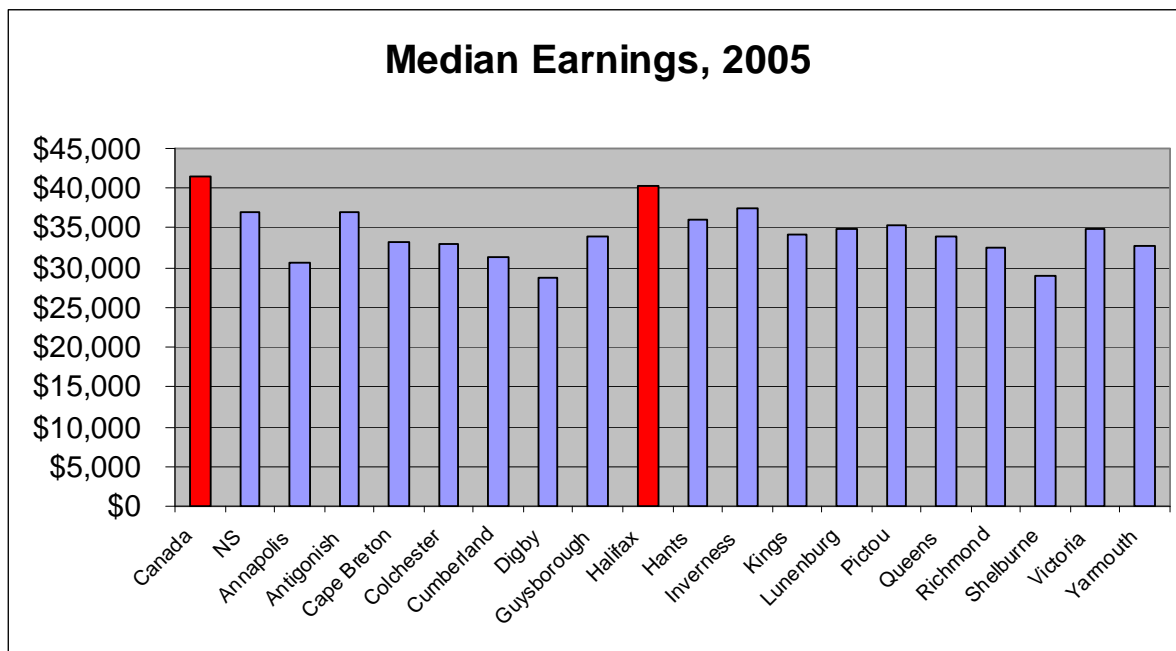
Halifax County had the highest provincial median earnings (\$40,247). Median earnings increased 2.1% over the previous census, 0.3 percentage points less than the National increase. Median earnings in Halifax County fell short of the National median by almost \$1,200.



In seven of the eighteen counties, median earnings declined over 2000.

In Digby County, median earnings declined 5.1% over 2000 to \$28,736 -- the lowest in the province.

The greatest decline was in Shelburne County where median earnings dropped 13.7% to \$29,080.



## Economic Families

Only three of the counties had median earnings equal to or greater than the provincial median (Antigonish, Halifax and Hants).

Halifax County had the highest provincial median earnings (\$61,840). Median earnings increased 2.5% over the previous census, 4.4 percentage points more than the National increase, topping the National median by almost \$1,600.

Annapolis County had the highest growth in median earnings at 7.8%, increasing to \$38,650.

## Persons not in economic families

The only county that had a median income equal to or above the provincial median income was Halifax.

Halifax County had the highest provincial median income at \$24,519. Median income increased 7.0% over the previous census, 0.7 percentage points more than the National increase, but still falling short of the National median by \$289.

Median income increased over 2000 in all counties except Shelburne, which saw a decline of 2.9%.

Five counties (Cape Breton, Hants, Queens, Richmond and Victoria) saw double digit increases in median income. The largest increase was in Victoria County, which saw an increase of 17.0% over 2000.

## Low Income

The percentage of economic families that fell below Statistics Canada's before-tax low income cut off was above the provincial average in six counties (Annapolis, Cape Breton, Cumberland, Kings, Pictou, and Queens).

Cape Breton County had the highest prevalence of before-tax low income, at 15.1%. Cape Breton County's rate of low income declined 5.9% over 2000. Its rate of low income was 3.5 percentage points above the national rate.

All counties experienced declines in their prevalence of low income between 2000 and 2005. The largest decrease (8.4%) was in Victoria County.

Cape Breton County had the highest prevalence of low income after-tax in 2005, at 10.1%. This figure is 5.0 percentage points lower than the percentage of economic families in low income before tax.

## Comparability and Data Quality

The 2006 Census data versus the 2001 Census data for Nova Scotia displays total income growing faster than total employment income, suggesting government transfers to persons grew strongly over this period. However, the figures presented herein are in constant 2005 dollars, so any indexing of government transfers (i.e. Canada Pension Plan) does not explain the real growth. Another possible explanation is the 2006 Census for the first time had access to actual income tax records for those individuals that gave Statistics Canada access to their tax records. This implies the income data for the 2006 Census is more accurate than the 2001 Census data. It is also plausible that some of the 2001 Census data on income is under-reported, resulting in abnormal growth rates in total income between the two Census periods. However, such an explanation should also apply to employment income, but this is not apparent in the data. A number of counties in Cape Breton and southeastern Nova Scotia displayed income growth rates between the 2006 Census and 2001 Census that are difficult to rationalize, so users of this information are cautioned to use this income data at their own discretion. The above observations lead the Nova Scotia statistical focal point to conclude that there is a break in the income data series between the 2006 Census and the 2001 Census, such that they are not comparable. For further confirmation that there is an issue with the income data, one could examine the growth in median total income between 2005 and 2000 in constant 2005 dollars from Small Area Administrative Data from Statistics Canada.

Likewise, the prevalence of low income before tax between the 2006 Census and 2001 Census shows a large drop in the same counties and a drop across Nova Scotia as a whole. This measure of low income is based on Low Income Cut-Offs (LICOS), which Statistics Canada acknowledges is not a measure of poverty. Users of this prevalence of low income data are cautioned to use it at their own discretion, as the prevalence of low income measure from the 2001 Census may be less accurate and/or subject to under-reporting of income. One should avoid jumping to the conclusion that there has been a drop in the prevalence of low income until the results from the next Census become available, at which time there will be more comparable results.

# Median Earnings, 2006 Census

## By Province

Geographic name	Median earnings, full-year, full-time earners			Employment, full-year, full-time earners	
	2005	2000	% change	2005	2000
<b>Canada</b>	<b>\$41,401</b>	<b>\$40,443</b>	<b>2.4 %</b>	<b>9,275,765</b>	<b>8,685,225</b>
<b>Nova Scotia</b>	<b>\$36,917</b>	<b>\$36,165</b>	<b>2.1 %</b>	<b>255,050</b>	<b>234,950</b>
Newfoundland Labrador	\$37,429	\$36,079	3.7 %	111,580	104,920
Prince Edward Island	\$34,140	\$33,561	1.7 %	36,135	34,135
New Brunswick	\$35,288	\$34,763	1.5 %	198,770	187,875
Quebec	\$37,722	\$37,836	-0.3 %	2,136,700	1,997,110
Ontario	\$44,748	\$44,440	0.7 %	3,690,665	3,527,040
Manitoba	\$36,692	\$35,425	3.6 %	348,340	337,100
Saskatchewan	\$35,948	\$33,785	6.4 %	286,895	276,415
Alberta	\$43,964	\$40,782	7.8 %	1,067,890	936,180
British Columbia	\$42,230	\$43,715	-3.4 %	1,113,370	1,024,235
Yukon	\$49,787	\$47,611	4.6 %	9,995	8,620
Northwest Territories	\$60,119	\$56,122	7.1 %	13,845	11,540
Nunavut	\$58,088	\$50,542	14.9 %	6,520	5,085
Source: Compiled from Statistics Canada Catalogue no. 97-563-XWE2006002					

# Median Earnings, 2006 Census

## By County

Geographic name	Median earnings, full-year, full-time earners			Employment, full-year, full-time earners	
	2005	2000	% change	2005	2000
Canada	\$41,401	\$40,443	2.4 %	9,275,765	8,685,225
Nova Scotia	\$36,917	\$36,165	2.1 %	255,050	234,950
<b>Annapolis</b>	<b>\$30,633</b>	<b>\$29,108</b>	<b>5.2 %</b>	<b>4,730</b>	<b>4,150</b>
Antigonish	\$36,996	\$37,575	-1.5 %	5,020	4,270
Cape Breton	\$33,173	\$33,714	-1.6 %	21,565	18,975
Colchester	\$33,030	\$32,590	1.4 %	14,250	13,240
Cumberland	\$31,378	\$30,758	2.0 %	7,975	7,660
<b>Digby</b>	<b>\$28,736</b>	<b>\$30,270</b>	<b>-5.1 %</b>	<b>4,175</b>	<b>3,945</b>
Guysborough	\$34,016	\$35,710	-4.7 %	1,425	1,470
<b>Halifax</b>	<b>\$40,247</b>	<b>\$39,415</b>	<b>2.1 %</b>	<b>125,110</b>	<b>114,970</b>
Hants	\$36,146	\$34,630	4.4 %	12,170	11,120
Inverness	\$37,401	\$35,973	4.0 %	3,795	3,545
Kings	\$34,135	\$33,780	1.1 %	16,565	15,430
Lunenburg	\$34,802	\$33,599	3.6 %	12,120	11,470
Pictou	\$35,300	\$36,915	-4.4 %	12,460	11,280
Queens	\$33,816	\$33,561	0.8 %	2,295	2,250
Richmond	\$32,599	\$36,901	-11.7 %	1,765	1,545
<b>Shelburne</b>	<b>\$29,080</b>	<b>\$33,684</b>	<b>-13.7 %</b>	<b>2,765</b>	<b>2,875</b>
Victoria	\$34,951	\$35,363	-1.2 %	1,180	1,125
Yarmouth	\$32,640	\$33,547	-2.7 %	5,690	5,615

Source: Compiled from Statistics Canada Catalogue no. 97-563-XWE2006002

# Median Income, 2006 Census

## By Economic Families

Geographic name	Median income, economic families			Number, economic families		
	2005	2000	% change	2005	2000	% change
Canada	\$66,343	\$64,004	3.7%	8,782,350	8,273,220	6.2%
Nova Scotia	\$57,078	\$53,820	6.1%	266,030	261,320	1.8%
Annapolis	\$46,643	\$43,764	6.6%	6,550	6,640	-1.4%
Antigonish	\$59,564	\$57,191	4.1%	5,250	5,290	-0.8%
Cape Breton	\$50,882	\$45,387	12.1%	30,825	31,175	-1.1%
Colchester	\$51,948	\$49,687	4.6%	14,855	14,485	2.6%
Cumberland	\$47,402	\$45,861	3.4%	9,585	9,590	-0.1%
Digby	\$45,521	\$42,869	6.2%	5,785	5,930	-2.4%
<b>Guysborough</b>	<b>\$43,622</b>	<b>\$40,460</b>	<b>7.8%</b>	<b>2,825</b>	<b>2,955</b>	<b>-4.4%</b>
<b>Halifax</b>	<b>\$68,625</b>	<b>\$64,164</b>	<b>7.0%</b>	<b>105,010</b>	<b>100,430</b>	<b>4.6%</b>
Hants	\$58,070	\$52,561	10.5%	12,350	12,025	2.7%
Inverness	\$55,653	\$51,966	7.1%	5,490	5,525	-0.6%
Kings	\$52,821	\$50,439	4.7%	17,785	17,195	3.4%
Lunenburg	\$51,936	\$49,074	5.8%	14,675	14,685	-0.1%
Pictou	\$53,667	\$52,213	2.8%	13,725	13,550	1.3%
Queens	\$46,704	\$42,170	10.8%	3,510	3,610	-2.8%
Richmond	\$48,117	\$42,800	12.4%	2,935	3,005	-2.3%
Shelburne	\$47,877	\$49,322	-2.9%	4,795	4,920	-2.5%
Victoria	\$53,916	\$46,084	17.0%	2,230	2,310	-3.5%
Yarmouth	\$51,042	\$47,656	7.1%	7,860	8,005	-1.8%

Source: Compiled from Statistics Canada Catalogue no. 97-563-XWE2006002

# Median Earnings, 2006 Census

## By Economic Families

Geographic name	Median earnings, economic families			Number, economic families		
	2005	2000	% change	2005	2000	% change
<b>Canada</b>	<b>\$60,270</b>	<b>\$61,439</b>	<b>-1.9%</b>	<b>7,635,010</b>	<b>6,968,770</b>	<b>9.6%</b>
<b>Nova Scotia</b>	<b>\$49,393</b>	<b>\$49,365</b>	<b>0.1%</b>	<b>223,135</b>	<b>210,640</b>	<b>5.9%</b>
Annapolis	\$38,650	\$35,864	7.8%	5,095	4,815	5.8%
Antigonish	\$51,894	\$50,475	2.8%	4,575	4,510	1.4%
Cape Breton	\$38,750	\$39,376	-1.6%	23,985	22,560	6.3%
Colchester	\$44,760	\$45,109	-0.8%	12,405	11,610	6.8%
Cumberland	\$39,430	\$39,782	-0.9%	7,660	7,390	3.7%
Digby	\$38,923	\$37,072	5.0%	4,740	4,580	3.5%
<b>Guysborough</b>	<b>\$31,992</b>	<b>\$32,724</b>	<b>-2.2%</b>	<b>2,250</b>	<b>2,190</b>	<b>2.7%</b>
<b>Halifax</b>	<b>\$61,840</b>	<b>\$60,312</b>	<b>2.5%</b>	<b>91,735</b>	<b>85,265</b>	<b>7.6%</b>
Hants	\$51,358	\$49,265	4.2%	10,510	9,910	6.1%
Inverness	\$40,562	\$41,613	-2.5%	4,685	4,495	4.2%
Kings	\$45,710	\$46,904	-2.5%	14,705	13,870	6.0%
Lunenburg	\$44,508	\$44,875	-0.8%	12,010	11,585	3.7%
Pictou	\$43,612	\$49,723	-12.3%	11,560	10,740	7.6%
Queens	\$40,083	\$39,601	1.2%	2,635	2,635	-0.9%
Richmond	\$38,620	\$38,187	1.1%	2,280	2,240	1.8%
Shelburne	\$37,447	\$44,310	-15.5%	4,040	4,020	0.5%
Victoria	\$35,254	\$35,904	-1.8%	1,835	1,870	-1.9%
Yarmouth	\$44,155	\$44,994	-1.9%	6,430	6,320	1.7%

Source: Compiled from Statistics Canada Catalogue no. 97-563-XWE2006002

# Median Earnings, 2006 Census

## By Gender and County

Geographic name	Males					Females					Median female earnings as a percentage of median male earnings		
	Median earnings, full-year, full-time earners			Number of, full-year, full-time earners		Median earnings, full-year, full-time earners			Number of, full-year, full-time earners				Percentage Point Change
	2005	2000	% change	2005	2000	2005	2000	% change	2005	2000	2005	2000	
<b>Canada</b>	<b>\$46,778</b>	<b>\$45,654</b>	<b>2.5 %</b>	<b>5,332,045</b>	<b>5,093,700</b>	<b>\$35,830</b>	<b>\$34,488</b>	<b>3.9 %</b>	<b>3,943,725</b>	<b>3,591,520</b>	<b>76.6%</b>	<b>75.5%</b>	<b>1.1</b>
<b>Nova Scotia</b>	<b>\$42,328</b>	<b>\$42,589</b>	<b>-0.6 %</b>	<b>141,095</b>	<b>135,965</b>	<b>\$31,516</b>	<b>\$30,326</b>	<b>3.9 %</b>	<b>113,955</b>	<b>98,990</b>	<b>74.5%</b>	<b>71.2%</b>	<b>3.3</b>
Annapolis	\$33,739	\$32,767	3.0 %	2,790	2,565	\$26,180	\$24,117	8.6 %	1,940	1,585	77.6%	73.6%	4.0
Antigonish	\$43,706	\$42,809	2.1 %	2,655	2,375	\$31,131	\$31,385	-0.8 %	2,365	1,900	71.2%	73.3%	-2.1
Cape Breton	\$38,824	\$40,225	-3.5 %	10,530	9,870	\$29,689	\$28,132	5.5 %	11,035	9,100	76.5%	69.9%	6.5
Colchester	\$37,197	\$36,390	2.2 %	8,145	8,020	\$28,344	\$27,031	4.9 %	6,105	5,225	76.2%	74.3%	1.9
Cumberland	\$34,798	\$34,220	1.7 %	4,300	4,325	\$26,098	\$24,655	5.9 %	3,675	3,330	75.0%	72.0%	3.0
Digby	\$31,991	\$33,742	-5.2 %	2,325	2,385	\$24,839	\$24,646	0.8 %	1,855	1,560	77.6%	73.0%	4.6
Guysborough	\$37,625	\$39,176	-4.0 %	760	965	\$29,013	\$25,850	12.2 %	660	500	77.1%	66.0%	11.1
Halifax	\$46,331	\$45,142	2.6 %	68,510	64,785	\$34,941	\$33,645	3.9 %	56,600	50,190	75.4%	74.5%	0.9
Hants	\$42,727	\$42,314	1.0 %	7,200	6,800	\$29,420	\$28,043	4.9 %	4,970	4,320	68.9%	66.3%	2.6
Inverness	\$43,787	\$44,876	-2.4 %	2,025	1,980	\$28,671	\$28,333	1.2 %	1,775	1,565	65.5%	63.1%	2.3
Kings	\$41,037	\$39,322	4.4 %	9,860	9,620	\$28,761	\$28,102	2.3 %	6,705	5,810	70.1%	71.5%	-1.4
Lunenburg	\$40,155	\$39,349	2.0 %	7,280	7,235	\$28,419	\$24,630	15.4 %	4,835	4,235	70.8%	62.6%	8.2
Pictou	\$41,741	\$43,678	-4.4 %	7,140	6,785	\$27,532	\$28,126	-2.1 %	5,315	4,495	66.0%	64.4%	1.6
Queens	\$41,073	\$37,964	8.2 %	1,400	1,560	\$27,986	\$26,980	3.7 %	895	690	68.1%	71.1%	-2.9
Richmond	\$42,092	\$45,582	-7.7 %	950	880	\$26,516	\$26,526	x	810	665	63.0%	58.2%	4.8
Shelburne	\$33,444	\$39,386	-15.1 %	1,510	1,745	\$25,220	\$25,741	-2.0 %	1,255	1,130	75.4%	65.4%	10.1
Victoria	\$43,802	\$40,498	8.2 %	595	610	\$29,115	\$28,100	3.6 %	585	515	66.5%	69.4%	-2.9
Yarmouth	\$37,104	\$36,201	2.5 %	3,115	3,455	\$28,791	\$26,968	6.8 %	2,580	2,160	77.6%	74.5%	3.1

Source: Compiled from Statistics Canada Catalogue no. 97-563-XWE2006002

# Median Earnings, 2006 Census

## By Family Type and County<sup>5</sup>

Geographic name	Couple families with children				Female lone-parent families				Male lone-parent families				Median female earnings as a percentage of median male earnings		
	Number	Median earnings			Number	Median earnings			Number	Median earnings			2005	2000	Percentage Point Change
	2005	2005	2000	% change	2005	2005	2000	% change	2005	2005	2000	% change			
<b>Canada</b>	<b>3,933,580</b>	<b>\$74,895</b>	<b>\$72,060</b>	<b>3.90%</b>	<b>862,080</b>	<b>\$30,408</b>	<b>\$29,222</b>	<b>4.10%</b>	<b>224,095</b>	<b>\$45,272</b>	<b>\$44,915</b>	<b>0.80%</b>	<b>67.2%</b>	<b>65.1%</b>	<b>2.1</b>
<b>Nova Scotia</b>	<b>107,425</b>	<b>\$64,039</b>	<b>\$59,617</b>	<b>7.40%</b>	<b>27,350</b>	<b>\$21,984</b>	<b>\$20,156</b>	<b>9.10%</b>	<b>6,060</b>	<b>\$35,072</b>	<b>\$33,758</b>	<b>3.90%</b>	<b>62.7%</b>	<b>59.7%</b>	<b>3.0</b>
Annapolis	2,390	\$46,969	\$44,168	6.3%	490	\$14,890	\$16,641	-10.5%	105	F	F	...			
Antigonish	2,420	\$70,525	\$63,117	11.7%	590	\$22,383	\$22,718	-1.5%	95	F	F				
Cape Breton	11,635	\$53,751	\$48,371	11.1%	4,390	\$16,722	\$15,712	6.4%	870	\$25,239	\$28,074	-10.1%	66.3%	56.0%	10.3
Colchester	6,025	\$56,746	\$54,574	4.0%	1,490	\$18,863	\$21,309	-11.5%	405	\$34,406	\$29,137	18.1%	54.8%	73.1%	-18.3
Cumberland	3,300	\$51,261	\$49,827	2.9%	985	\$22,375	\$17,954	24.6%	200	F	\$31,385	...			
Digby	2,185	\$48,960	\$43,557	12.4%	520	\$15,007	\$15,162	-1.0%	130	F	F	...			
Guysborough	980	\$48,167	\$42,187	14.2%	245	F	F	...	60	F	F	...			
Halifax	44,515	\$78,003	\$71,913	8.5%	10,890	\$27,816	\$26,002	7.0%	2,330	\$39,246	\$44,597	-12.0%	70.9%	58.3%	12.6
Hants	5,160	\$62,913	\$57,266	9.9%	1,040	\$21,063	\$16,866	24.9%	260	\$37,789	\$40,379	-6.4%	55.7%	41.8%	14.0
Inverness	2,270	\$58,148	\$51,608	12.7%	615	\$19,427	\$19,391	0.2%	95	F	F				
Kings	7,255	\$59,226	\$56,253	5.3%	1,565	\$21,347	\$16,453	29.7%	425	\$37,364	\$40,417	-7.6%	57.1%	40.7%	16.4
Lunenburg	5,495	\$54,610	\$53,269	2.5%	1,065	\$15,547	\$19,409	-19.9%	275	\$38,001	\$41,518	-8.5%	40.9%	46.7%	-5.8
Pictou	5,395	\$57,706	\$59,529	-3.1%	1,530	\$17,948	\$18,327	-2.1%	310	\$34,644	\$33,329	3.9%	51.8%	55.0%	-3.2
Queens	1,300	\$54,829	\$46,338	18.3%	220	F	F	...	85	F	F	...			
Richmond	1,100	\$53,365	\$49,155	8.6%	250	\$19,029	\$14,026	35.7%	70	F	F	..			
Shelburne	1,900	\$48,187	\$54,045	-10.8%	470	\$17,189	\$16,411	4.7%	115	F	F	...			
Victoria	920	\$46,885	\$46,464	0.9%	235	F	\$11,807	...	50	F	F				
Yarmouth	3,175	\$55,598	\$56,084	-0.9%	750	\$16,041	\$13,479	19.0%	175	F	F	...			

Source: Compiled from Statistics Canada Catalogue no. 97-562-XWE2006002.

<sup>5</sup> F - too unreliable for publication.  
... - not applicable.

# Median Income, Persons not in Economic Families, 2006 Census

## By Gender and County

Geographic name	Total				Males				Females				Median female earnings as a percentage of median male earnings		
	Number	Median income			Number	Median income			Number	Median income			2005	2000	Percentage Point Change
	2005	2005	2000	% change	2005	2005	2000	% change	2005	2005	2000	% change			
Canada	8,782,350	\$24,808	\$23,333	6.30%	2,033,350	\$28,404	\$28,088	1.10%	2,273,785	\$22,167	\$20,627	7.50%	78.0%	73.4%	4.6
Nova Scotia	130,635	\$20,985	\$19,481	7.70%	57,310	\$23,825	\$22,670	5.10%	73,325	\$19,442	\$18,132	7.20%	81.6%	80.0%	1.6
Annapolis	6,550	\$17,718	\$16,854	6.6%	1,285	\$18,636	\$17,369	7.3%	1,640	\$17,537	\$16,342	7.3%	94.1%	94.1%	0.0
Antigonish	5,250	\$19,203	\$18,930	4.1%	1,030	\$22,063	\$22,672	-2.7%	1,300	\$17,986	\$16,985	5.9%	81.5%	74.9%	6.6
Cape Breton	30,825	\$18,478	\$16,220	12.1%	5,615	\$21,390	\$17,249	24.0%	7,960	\$17,344	\$15,764	10.0%	81.1%	91.4%	-10.3
Colchester	14,855	\$20,291	\$18,572	4.6%	2,925	\$22,447	\$21,736	3.3%	3,930	\$18,890	\$17,055	10.8%	84.2%	78.5%	5.7
Cumberland	9,585	\$18,490	\$17,260	3.4%	1,900	\$20,554	\$19,257	6.7%	2,640	\$17,427	\$16,446	6.0%	84.8%	85.4%	-0.6
Digby	5,785	\$17,309	\$17,071	6.2%	1,100	\$20,566	\$18,674	10.1%	1,490	\$16,087	\$15,452	4.1%	78.2%	82.7%	-4.5
Guysborough	2,825	\$17,273	\$17,177	7.8%	495	\$20,312	\$19,574	3.8%	645	\$16,493	\$15,043	9.6%	81.2%	76.9%	4.3
Halifax	105,010	\$24,519	\$23,410	7.0%	27,490	\$25,945	\$26,413	-1.8%	34,545	\$23,663	\$21,983	7.6%	91.2%	83.2%	8.0
Hants	12,350	\$19,969	\$19,349	10.5%	2,010	\$25,615	\$23,889	7.2%	2,205	\$17,853	\$17,116	4.3%	69.7%	71.6%	-2.0
Inverness	5,490	\$19,715	\$16,948	7.1%	970	\$25,508	\$18,485	38.0%	1,205	\$16,756	\$16,653	0.6%	65.7%	90.1%	-24.4
Kings	17,785	\$19,641	\$18,747	4.7%	3,245	\$23,256	\$21,727	7.0%	4,220	\$17,597	\$16,972	3.7%	75.7%	78.1%	-2.4
Lunenburg	14,675	\$18,813	\$18,528	5.8%	2,650	\$21,413	\$21,431	-0.1%	3,490	\$17,380	\$17,301	0.5%	81.2%	80.7%	0.4
Pictou	13,725	\$19,252	\$17,935	2.8%	2,695	\$22,891	\$20,763	10.2%	3,440	\$17,900	\$16,346	9.5%	78.2%	78.7%	-0.5
Queens	3,510	\$20,576	\$16,895	10.8%	595	\$25,610	\$17,891	43.1%	730	\$18,482	\$16,134	14.6%	72.2%	90.2%	-18.0
Richmond	2,935	\$17,176	\$14,886	12.4%	600	\$18,213	\$16,425	10.9%	565	\$16,187	\$13,880	16.6%	88.9%	84.5%	4.4
Shelburne	4,795	\$17,848	\$16,813	-2.9%	825	\$26,519	\$23,329	13.7%	1,020	\$15,604	\$15,786	-1.2%	58.8%	67.7%	-8.8
Victoria	2,230	\$20,244	\$17,149	17.0%	460	\$19,738	\$17,123	15.3%	480	\$20,284	\$17,325	17.1%	102.8%	101.2%	1.6
Yarmouth	7,860	\$18,042	\$16,229	7.1%	1,425	\$22,431	\$20,578	9.0%	1,815	\$16,337	\$14,687	11.2%	72.8%	71.4%	1.5

Source: Compiled from Statistics Canada Catalogue no. 97-563-XWE2006002

# Median Earnings, 2006 Census

## By Education and County

Geographic name	Education						
	Less than high school	High school	Trades or apprenticeship	College	University below bachelor	Bachelor	Post-bachelor
<b>Canada</b>	<b>\$32,029</b>	<b>\$37,403</b>	<b>\$39,996</b>	<b>\$42,937</b>	<b>\$47,253</b>	<b>\$56,048</b>	<b>\$66,535</b>
<b>Nova Scotia</b>	<b>\$28,059</b>	<b>\$31,749</b>	<b>\$35,850</b>	<b>\$36,683</b>	<b>\$44,475</b>	<b>\$50,889</b>	<b>\$63,998</b>
Annapolis	\$26,852	\$26,112	\$33,528	\$30,981	F	\$55,029	\$65,048
Antigonish	\$27,929	\$31,967	\$37,411	\$35,695	F	\$40,861	\$65,157
Cape Breton	\$24,917	\$26,117	\$32,707	\$34,136	\$44,888	\$48,907	\$63,002
Colchester	\$27,553	\$31,821	\$33,910	\$32,881	\$42,009	\$51,865	\$62,483
Cumberland	\$23,650	\$26,751	\$31,922	\$35,478	\$46,291	\$46,140	\$58,443
Digby	\$26,028	\$24,840	\$30,441	\$28,101	F	\$48,136	F
Guysborough	F <sup>6</sup>	F	\$33,428	\$35,762	F	F	F
Halifax	\$28,933	\$34,750	\$39,023	\$39,400	\$45,953	\$51,875	\$64,857
Hants	\$30,537	\$32,815	\$37,054	\$39,390	\$46,669	\$48,989	\$63,866
Inverness	\$28,726	\$30,845	\$42,325	\$38,728	F	\$46,174	\$62,362
Kings	\$26,099	\$31,682	\$34,624	\$33,652	\$41,297	\$47,462	\$63,984
Lunenburg	\$28,824	\$29,492	\$36,144	\$36,265	\$43,306	\$50,448	\$63,864
Pictou	\$31,018	\$29,562	\$37,275	\$34,856	\$42,301	\$52,866	\$63,770
Queens	\$30,513	\$29,057	\$28,923	\$36,535	F	F	F
Richmond	F	F	\$34,150	\$30,733	F	F	F
Shelburne	\$31,059	\$25,057	\$29,666	\$28,891	F	F	F
Victoria	F	F	\$33,018	F	F	F	F
Yarmouth	\$27,753	\$29,192	\$33,062	\$32,505	\$43,896	\$52,226	\$58,379

Source: Compiled from Statistics Canada Catalogue no. 97-563-XWE2006002.

<sup>6</sup> F – too unreliable for publication.

## Families in Low Income (Before Tax), 2006 Census By County

Geographic name	2005		2000	Percentage Point Change
	Total economic families	Prevalence of low income before tax	Prevalence of low income before tax	
Canada	<b>8,680,270.00</b>	<b>11.6%</b>	<b>12.8%</b>	<b>-1.2</b>
Nova Scotia	<b>264,000.00</b>	<b>10.3%</b>	<b>13.4%</b>	<b>-3.1</b>
Annapolis	6,535	10.9%	14.9%	-4.0
Antigonish	5,170	7.0%	10.8%	-3.8
Cape Breton	29,970	15.1%	21.0%	-5.9
Colchester	14,675	9.6%	12.5%	-2.9
Cumberland	9,580	11.6%	14.0%	-2.4
Digby	5,750	9.9%	12.0%	-2.1
Guysborough	2,820	10.1%	14.3%	-4.2
Halifax	104,950	10.0%	11.9%	-1.9
Hants	12,090	7.3%	11.3%	-4.0
Inverness	5,340	5.8%	12.5%	-6.7
Kings	17,730	10.4%	12.7%	-2.3
Lunenburg	14,650	8.2%	10.8%	-2.6
Pictou	13,625	10.4%	13.3%	-2.9
Queens	3,500	12.6%	18.6%	-6.0
Richmond	2,835	7.6%	15.8%	-8.2
Shelburne	4,795	9.1%	11.4%	-2.3
Victoria	2,145	4.2%	12.6%	-8.4
Yarmouth	7,815	10.0%	14.3%	-4.3
Source: Statistics Canada Census of the Population 2006, 2001				

## Families in Low Income (After Tax), 2006 Census By County

Geographic name	2005	
	Total economic families	Prevalence of low income after tax
Canada	8,680,270	8.4%
Nova Scotia	264,000	7.0%
Annapolis	6,535	6.3%
Antigonish	5,170	5.4%
Cape Breton	29,970	10.1%
Colchester	14,675	6.4%
Cumberland	9,580	6.9%
Digby	5,750	5.7%
Guysborough	2,820	6.2%
Halifax	104,950	7.3%
Hants	12,090	5.4%
Inverness	5,340	4.3%
Kings	17,730	6.7%
Lunenburg	14,650	5.4%
Pictou	13,625	6.7%
Queens	3,500	8.6%
Richmond	2,835	5.5%
Shelburne	4,795	5.1%
Victoria	2,145	2.8%
Yarmouth	7,815	7.0%
Source: Statistics Canada Census of the Population 2006, 2001		



## Shelter Costs

### CANADA

#### All Households

In Canada, 2006, there were 12,210,320 private households. Of these 3,841,815 (31.5%) were tenant occupied households and 8,368,505 (68.5%) were owner occupied households.

Among all households, 3,038,250 (24.9%) reported spending 30% or more of household income on gross rent or major payments<sup>7</sup> in 2006, an increase of 11.7% over 2001.

#### Tenant Occupied Households

Among tenant occupied households, 3,841,815 (40.3%) reported spending 30% or more of household income on gross rent in 2006. This represents an increase of 1.0% over 2001.

#### Owner Occupied Households

Among owner occupied households, 1,491,265 (17.8%) reported spending 30% or more of household income on the owner's major payments in 2006. This represents an increase of 25.5% since 2001.

### NOVA SCOTIA

#### All Households

In Nova Scotia, 2006, there were 371,965 private households. Of these 103,245 (27.8%) were tenant occupied households and 268,720 (72.2%) were owner occupied households. The rate of home ownership was 3.7 percentage points higher than the National rate.

Among all households, 84,040 (22.6%) reported spending 30% or more of household income on gross rent or major payments in 2006, an increase of 3.5% over 2001.

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<sup>7</sup> Owner's major payments include, for example, the mortgage payment and the costs of electricity, heat and municipal services.

### Tenant Occupied Households

Among renter occupied households, 46,605 (45.1%) reported spending 30% or more of household income on gross rent in 2006. This is 4.8% higher than the National figure, and represents a decrease of 0.7% over 2001.

### Owner Occupied Households

Among owner occupied households, 37,435 (13.9%) reported spending 30% or more of household income on the owner's major payments in 2006. This is 3.9% lower than the National figure, and represents an increase of 9.3% over 2001.

## NS COUNTIES

### All Households

The county with the highest percentage of home ownership in Nova Scotia in 2006 was Guysborough, where 88.3% of households were owner occupied. Two counties (Kings and Halifax) had rates of home ownership that were lower than the provincial figure.

The percentage of households spending 30% or more of household income on gross rent or major payments in 2006 was above the provincial average in two counties (Cape Breton and Halifax).

Halifax County had the highest percentage of households spending 30% or more of household income on gross rent or major payments in 2006 (25.8%). This figure was 0.9 percentage points higher than the national average.

Two counties saw double digit decreases in the percentage of households spending 30% or more of income on shelter (Antigonish and Halifax).

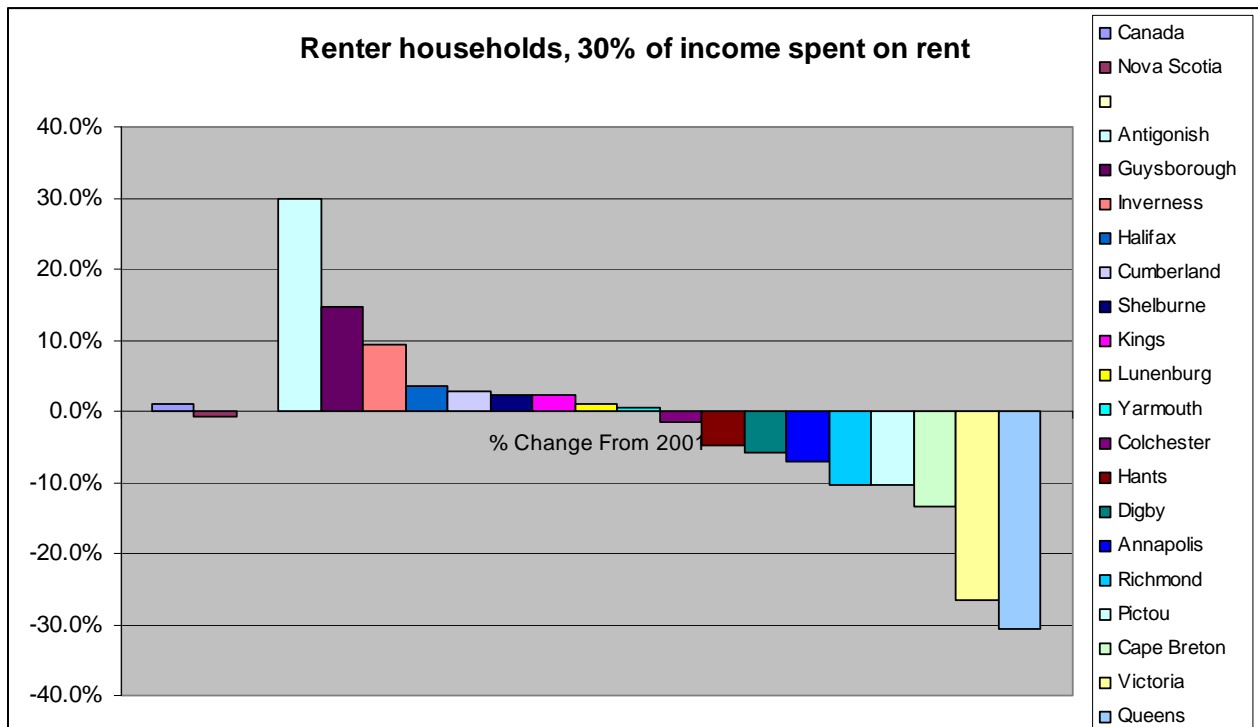
## Tenant Occupied Households

The percentage of tenant households spending 30% or more of household income on gross rent in 2006 was above the provincial average in five counties (Annapolis, Cumberland, Richmond, Yarmouth and Cape Breton).

Cape Breton County had the highest percentage of renter households spending 30% or more of household income on gross rent in 2006 (53.3%). This figure was 13.0 percentage points higher than the national average.

Five counties saw double digit decreases in the percentage of tenant occupied households spending 30% or more of income on gross rent (Victoria, Queens, Pictou and Cape Breton).

Queens County experienced the largest decline in households spending 30% or more of income on gross rent (30.7%). Antigonish County experienced the largest increase (29.9%).

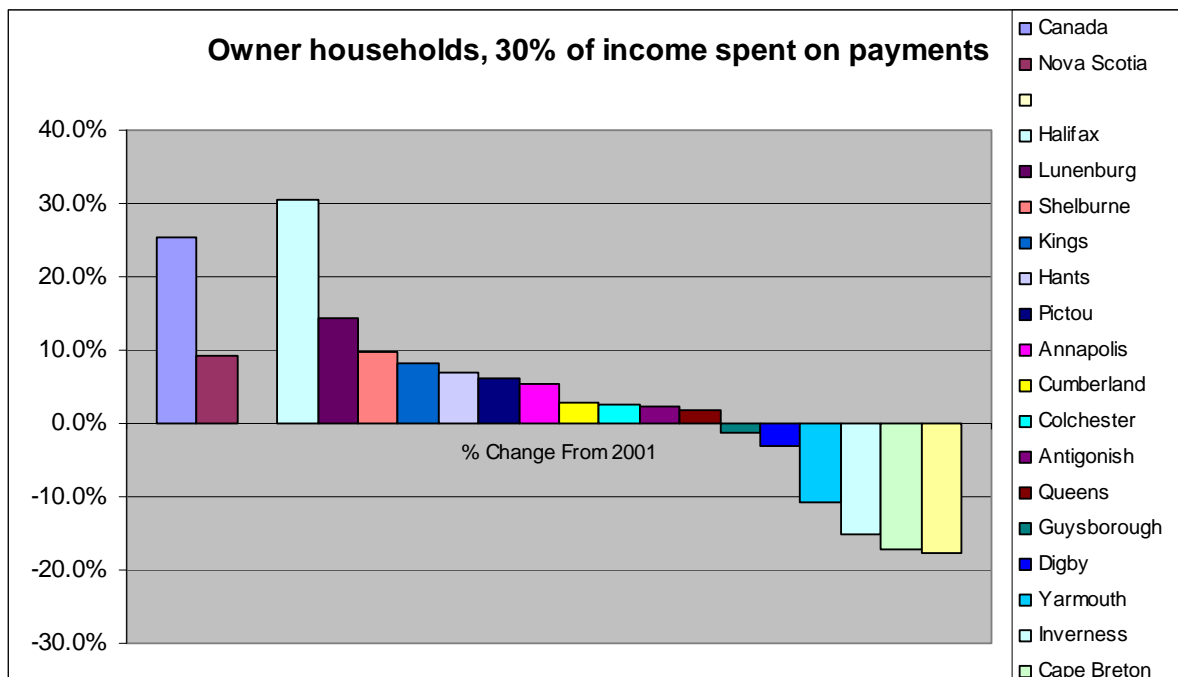


## Owner Occupied Households

The percentage of owner occupied households spending 30% or more of household income on major payments was above the provincial average in four counties (Annapolis, Cumberland, Halifax and Shelburne).

Halifax County had the highest percentage of owner households spending 30% or more of household income on major payments in 2006 (15.2%). This rate is 2.6 percentage points below the national rate, and represents a 30.5% increase over 2001.

Five counties saw double digit decreases in the percentage of owner occupied households spending 30% or more of income on shelter (Cape Breton, Inverness, Richmond, Victoria and Yarmouth).



# Housing Affordability, 2006 Census

## Renter Households, by County

<b>Geographic name</b>	<b>All households</b>	<b>Renters</b>	<b>Percent</b>	<b>Total owners</b>	<b>Percent</b>
Canada	<b>12,210,320</b>	<b>3,841,815</b>	<b>31.5%</b>	<b>8,368,505</b>	<b>68.5%</b>
Nova Scotia	<b>371,965</b>	<b>103,245</b>	<b>27.8%</b>	<b>268,720</b>	<b>72.2%</b>
Annapolis	9,050	1,705	18.8%	7,340	81.1%
Antigonish	7,005	1,415	20.2%	5,595	79.9%
Cape Breton	41,945	10,550	25.2%	31,390	74.8%
Colchester	20,395	5,395	26.5%	15,000	73.5%
Cumberland	13,300	3,055	23.0%	10,250	77.1%
Digby	7,980	1,495	18.7%	6,485	81.3%
Guysborough	3,880	455	11.7%	3,425	88.3%
Halifax	154,675	55,620	36.0%	99,055	64.0%
Hants	15,330	2,420	15.8%	12,910	84.2%
Inverness	7,240	1,425	19.7%	5,815	80.3%
Kings	23,770	6,740	28.4%	17,030	71.6%
Lunenburg	19,905	3,385	17.0%	16,515	83.0%
Pictou	19,020	4,365	22.9%	14,655	77.1%
Queens	4,680	680	14.5%	4,000	85.5%
Richmond	3,820	555	14.5%	3,265	85.5%
Shelburne	6,475	1,025	15.8%	5,450	84.2%
Victoria	2,950	410	13.9%	2,540	86.1%
Yarmouth	10,540	2,535	24.1%	8,005	75.9%
Source: Compiled from Statistics Canada Catalogue no. 97-554-XWE2006002					

# Housing Affordability, 2006 Census

## All Households, by County

Geographic name	Total households	30% or more of household income spent on shelter		
		Count	Percent	% Change From 2001
<b>Canada</b>	<b>12,210,320</b>	<b>3,038,250</b>	<b>24.9%</b>	<b>11.7%</b>
<b>Nova Scotia</b>	<b>371,965</b>	<b>84,040</b>	<b>22.6%</b>	<b>3.5%</b>
Annapolis	9,050	1,870	20.7%	-0.3%
Antigonish	7,005	1,330	19.0%	12.8%
Cape Breton	41,945	9,750	23.2%	-15.1%
Colchester	20,395	4,225	20.7%	0.0%
Cumberland	13,300	2,910	21.9%	2.8%
Digby	7,980	1,355	17.0%	-4.2%
Guysborough	3,880	600	15.5%	2.6%
<b>Halifax</b>	<b>154,675</b>	<b>39,960</b>	<b>25.8%</b>	<b>12.2%</b>
Hants	15,330	2,850	18.6%	2.5%
Inverness	7,240	1,225	16.9%	-4.7%
Kings	23,770	5,080	21.4%	4.9%
Lunenburg	19,905	3,755	18.9%	8.8%
Pictou	19,020	3,955	20.8%	-2.8%
Queens	4,680	805	17.2%	-12.6%
Richmond	3,820	635	16.6%	-14.8%
Shelburne	6,475	1,235	19.1%	6.9%
<b>Victoria</b>	<b>2,950</b>	<b>400</b>	<b>13.6%</b>	<b>-23.3%</b>
Yarmouth	10,540	2,105	20.0%	-4.8%

Source: Compiled from Statistics Canada Catalogue no. 97-554-XWE2006002

# Housing Affordability, 2006 Census

## Renter Households, by County

Geographic name	Total renter households	30% or more of household income spent on shelter		
		Count	Percent	% Change From 2001
<b>Canada</b>	<b>3,841,815</b>	<b>1,546,985</b>	<b>40.3%</b>	<b>1.0%</b>
<b>Nova Scotia</b>	<b>103,245</b>	<b>46,605</b>	<b>45.1%</b>	<b>-0.7%</b>
Annapolis	1,705	795	46.6%	-7.0%
Antigonish	1,415	630	44.5%	29.9%
Cape Breton	10,550	5,620	53.3%	-13.4%
Colchester	5,395	2,425	44.9%	-1.6%
Cumberland	3,055	1,425	46.6%	2.9%
Digby	1,495	560	37.5%	-5.9%
Guysborough	455	195	42.9%	14.7%
Halifax	55,620	24,880	44.7%	3.5%
Hants	2,420	1,060	43.8%	-4.9%
Inverness	1,425	585	41.1%	9.3%
Kings	6,740	2,730	40.5%	2.2%
Lunenburg	3,385	1,455	43.0%	1.0%
Pictou	4,365	1,965	45.0%	-10.5%
Queens	680	260	38.2%	-30.7%
Richmond	555	260	46.8%	-10.3%
Shelburne	1,025	445	43.4%	2.3%
Victoria	410	125	30.5%	-26.5%
Yarmouth	2,535	1,190	46.9%	0.4%

Source: Compiled from Statistics Canada Catalogue no. 97-554-XWE2006002

# Housing Affordability, 2006 Census

## Owner Households, by County

Geographic name	Total owner households	30% or more of household income spent on shelter		
		Count	Percent	Percent Change From 2001
<b>Canada</b>	<b>8,368,505</b>	<b>1,491,265</b>	<b>17.8%</b>	<b>25.5%</b>
<b>Nova Scotia</b>	<b>268,720</b>	<b>37,435</b>	<b>13.9%</b>	<b>9.3%</b>
Annapolis	7,340	1,075	14.6%	5.4%
Antigonish	5,595	700	12.5%	2.2%
Cape Breton	31,390	4,130	13.2%	-17.2%
Colchester	15,000	1,800	12.0%	2.6%
Cumberland	10,250	1,485	14.5%	2.8%
Digby	6,485	795	12.3%	-3.0%
Guysborough	3,425	405	11.8%	-1.2%
Halifax	99,055	15,080	15.2%	30.5%
Hants	12,910	1,790	13.9%	6.9%
Inverness	5,815	640	11.0%	-15.2%
Kings	17,030	2,350	13.8%	8.3%
Lunenburg	16,515	2,300	13.9%	14.4%
Pictou	14,655	1,990	13.6%	6.1%
Queens	4,000	545	13.6%	1.9%
Richmond	3,265	375	11.5%	-17.6%
Shelburne	5,450	790	14.5%	9.7%
Victoria	2,540	275	10.8%	-20.3%
Yarmouth	8,005	915	11.4%	-10.7%

Source: Compiled from Statistics Canada Catalogue no. 97-554-XWE2006002



## Appendix

May 1, 2008

## **CENSUS 2006: INCOME AND EARNINGS**

Statistics Canada: Census 2006

### **NOVA SCOTIA**

In Nova Scotia 2005, the median income (\$2005 constant) of full-time full year earners increased 2.1% over 2000 to \$36,917, and increased 1.1% over 1980.

#### **Economic Families**

In Nova Scotia 2005, the median income (\$2005 constant) of economic families (income of all members 15+) increased 6.1% over 2000 to \$57,078. The average total income (\$2005 constant) of economic families (income of all members 15+ including government transfer payments) increased 7.3% over 2000 to \$67,672. The ratio of average government transfer payments declined 0.7 percentage points to 13.6%.

#### **Persons not in economic families**

In Nova Scotia 2005, the median income (\$2005 constant) of persons not in economic families increased 7.7% over 2000 to \$20,985. The average total income (\$2005 constant), including government transfer payments, of persons not in economic families increased 4.9% over 2000 to \$27,671. The ratio of average government transfer payments declined 2.9 percentage points to 22.6%.

### **CANADA**

In Canada 2005, the median income (\$2005 constant) of full-time full year earners increased 2.4% over 2000 to \$41,401, and increased 0.1% over 1980.

#### **Economic Families**

In Canada 2005, the median income (\$2005 constant) of economic families (income of all members 15+) increased 3.7% over 2000 to \$66,343. The average total income (\$2005 constant) of economic families (income of all members 15+ including government transfer payments) increased 7.5% over 2000 to \$82,325. The ratio of average government transfer payments declined 0.4 percentage points to 9.9%.

## Persons not in economic families

In Canada 2005, the median income (\$2005 constant) of persons not in economic families increased 6.3% over 2000 to \$24,808. The average total income (\$2005 constant), including government transfer payments, of persons not in economic families increased 4.8% over 2000 to \$32,967. The ratio of average government transfer payments declined 1.8 percentage points to 16.8%.